



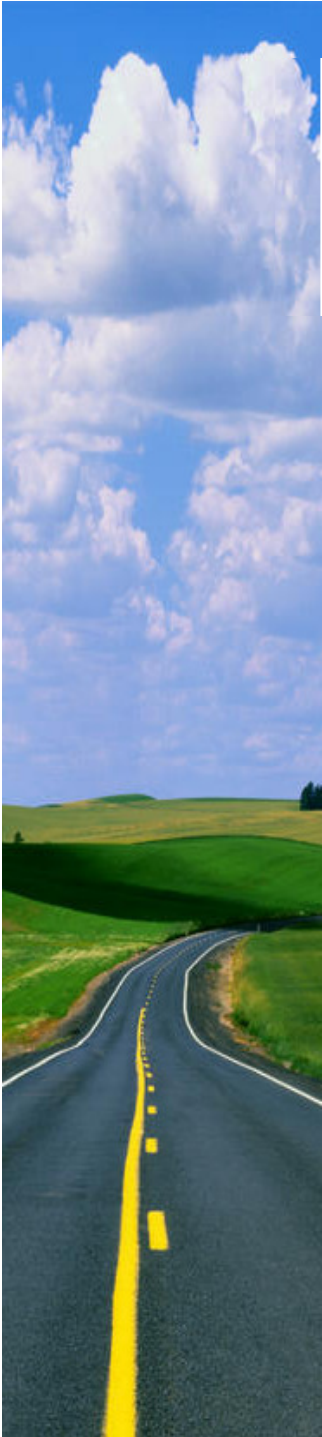
Kentucky Employees' Health Plan
Plan Year 2014 Open Enrollment
Road to Success Webinar

Additional Benefits
as a KEHP Member



Technical Information

- Ask questions through computer
- Donna and I will answer as many questions as we can
- Questions not answered during presentation will be gathered and posted on the FAQs
- Video of all presentations will be on the KEHP.ky.gov website



What You Will Learn

- Compass ChoiceRewards – earn cash rewards and help lower healthcare costs
- HumanaVitality Healthy Food – save 10% on your healthy food purchases at Walmart
- HumanaHealth – a variety of services available to help you with your health and wellness including nurse support, weight management, behavioral health, tobacco cessation, and much more
- Free flu shots – through Nov. 30, 2013



Additional Benefits – Compass ChoiceRewards

Shop. Choose. Get Rewarded.

Shop: For 25 medical procedures and diagnostic tests showing costs and distance such as mammograms, MRIs and Colonoscopies

Choose: In-network facilities from Humana; doctors may have admitting privileges at more than one facility

Get Rewarded: Compass shares the savings and sends an incentive check from \$15-\$500 dollars to your home depending on the provider chosen



The Choice is YOURS!



Additional Benefits – Compass ChoiceRewards

How it works:

- As soon as your doctor recommends a medical procedure or test, contact Compass to find cost-effective facilities in your area
- Be sure to call Compass or access the website **at least 24 hours prior** to your appointment in order to qualify for your incentive. Have your Humana ID card available for verification or to login
- Call your doctor to schedule the service at the location of your choice
- If you use a cost-effective location identified by Compass, an incentive check will be mailed to your home after your claim has been paid – approximately 45 to 50 days

NOTE: You must shop with Compass each time you have a procedure in order to qualify for an incentive



Additional Benefits – Compass ChoiceRewards

Why use Compass

Examples of actual average procedure costs for facilities in Kentucky

Service	Maximum	Minimum	Variation
MRI - Spine	\$2,250	\$500	\$1,750
Colonoscopy	\$3,700	\$1,200	\$2,500
CT Scan – Abdomen	\$1,950	\$350	\$1,600
Upper GI Endoscopy	\$3,600	\$900	\$2,700
Knee Arthroscopy	\$11,100	\$3,350	\$7,750
Ultrasound – Pelvis	\$750	\$100	\$650
Hernia Repair	\$7,950	\$2,950	\$5,000



Additional Benefits – Compass ChoiceRewards

Procedures & Incentives

Bone Density Study	\$25 / \$15
Mammogram	\$25 / \$15
Cardiac Echocardiogram	\$75 / \$50 / \$25
Adenoidectomy	\$150 / \$75 / \$50
Bunion Repair	\$150 / \$75 / \$50
Colonoscopy	\$150 / \$75 / \$50
CT Scans	\$150 / \$75 / \$50
Ear Tubes	\$150 / \$75 / \$50
Eye/Cataract Surgery	\$150 / \$75 / \$50
Kidney Stones	\$150 / \$75 / \$50
MRIs	\$150 / \$75 / \$50
Nasal/Septum Repair	\$150 / \$75 / \$50

Sleep Study	\$150 / \$75 / \$50
Tonsillectomy	\$150 / \$75 / \$50
Upper GI Endoscopy	\$150 / \$75 / \$50
Wrist Surgery	\$150 / \$75 / \$50
Gall Bladder Removal	\$250 / \$125 / \$75
Gall Bladder Repair	\$250 / \$125 / \$75
Hernia Repair	\$250 / \$125 / \$75
Knee Surgery	\$250 / \$125 / \$75
Shoulder Surgery	\$250 / \$125 / \$75
Cardiac Catheterization	\$500 / \$250
Hip Replacement	\$500 / \$250
Knee Replacement	\$500 / \$250
Low Back Surgery	\$500 / \$250

Additional Benefits – Compass ChoiceRewards

Go to: www.choicerewards.com
or call 1-855-869-2133



COMPASS
ChoiceRewards

Member Login

User Name
Password

☐ Remember me

Sign In

Forgot your password?

Earn Financial Rewards simply
by getting the **Services** you need.

Compass is a free, independent service offered by your employer that provides cost information for common healthcare procedures and diagnostic tests in your area. By using cost-effective locations, you can help you and your employer avoid higher claims costs. In return we reward you with financial incentives. **LEARN MORE>>**

SHOP NOW

Call Us Toll Free!
(855) 869 - 2133

Do You Know?
That the EXACT same MRI of the knee performed on the EXACT same piece of imaging equipment read by the EXACT same radiologist can cost over \$1,500 more at locations only 2 miles apart? The only difference...where you parked your car.

How It Works:

- Shop with Compass**
Compass will provide information on cost-effective locations in your area that qualify for financial incentives.
- Choose Your Location**
Choose where to have your medical procedure or test. Contact your doctor to schedule the appointment at the location of your choice.
- Get Rewarded**
Choose a location identified by Compass and you automatically receive a reward incentive check in the mail.

Testimonials:
See what everyone is saying about Compass ChoiceRewards.
[Read More >>](#)

Recent News
7.1.11 Compass awards in Connecticut and

Offer Compass to your Employees
Why it Works

* Participation is completely voluntary, confidential and

- Log into the ChoiceRewards website with **Humana ID #**
- Follow the steps in the shopping wizard

Additional Benefits – Compass ChoiceRewards

You will see a listing of all the locations within a set geographical radius that perform the service, rank-ordered from lowest to highest with the incentive applied

Compass ChoiceRewards

Search Results

Search Results

Congratulations!

Your search has successfully been saved! Your confirmation number is **20111129-8531**. Please take note of this and use it for future reference when inquiring about your incentive payment.

Thank you for shopping with Compass. To qualify for an incentive, simply have your procedure performed at one of the cost-effective facilities listed below. Your incentive payment will be mailed to you 45 days after your claim has been paid by your insurance provider.

Incentive	Facility	Street	City	Stars	Distance	Cost
\$250	PCN Surgical Suites	6400 Dutchmans Pkwy	Louisville	3	13	\$2,700 - \$2,950
\$250	Akin Medical Center	2019 State St	New Albany	3	24	\$2,900 - \$3,200
\$250	JEWISH HOSPITAL - SHELBYVILLE	727 Hospital Dr	Shelbyville	3	25	\$3,100 - \$3,450
\$100	Dupont Surgery Center	4004 Dupont Cir	Louisville	2	13	\$3,750 - \$4,150

Search Wizard Information

- ☒ Review Recent Complete Searches:
- ☒ This Search is For: **Humana**
- ☒ Procedure Name: **Shoulder surgery**
- ☒ Facility Name:
- ☒ Send Email with Search Results: Do not send search results by email.
- ☒ Contact me about this search: Do not contact me.
- ☒ Additional Note: Completed
- ☒ Accepted Terms of Use: Accepted

Welcome: Humana
Last Login: 11/29/2011 1:05:10 PM
[My Profile](#)
[Change Password](#)
[My Searches](#)



Additional Benefits – Compass ChoiceRewards

Radiology Out Reach

- Compass will proactively call members who are scheduled at high-cost, facility providers for MRIs and CT Scans
- Compass will:
 - Offer alternate more cost effective in-network facility options in the area
 - Reschedule the appointment with member approval
 - Notify the ordering physician
 - Send incentive check once the procedure is completed and the claim is processed



Additional Benefits – Compass ChoiceRewards

Frequently Asked Questions

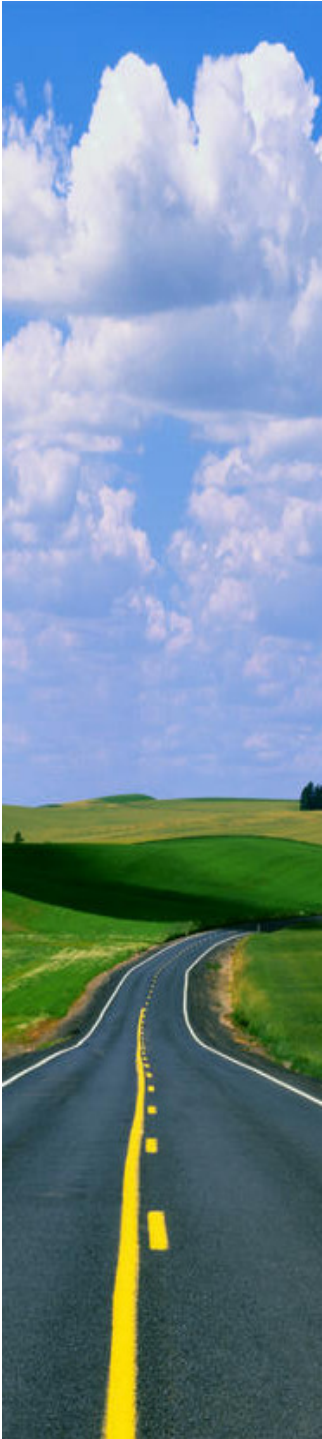
- **Quality:** Contractual Agreements with Humana; we encourage people to do their own research
- **Savings:** Real money shared with members; save on co-insurance
- **Time:** 45-60 days to receive check
- **Signup:** Already enrolled just need Humana Member ID
- **Taxes:** Anyone receiving over \$600 will be sent a 1099



Additional Benefits – Vitality HealthyFood

Vitality HealthyFood Program saves you up to 10%

- As a HumanaVitality member, you are eligible for the free Vitality HealthyFood™ program
- All items you purchase at Walmart® labeled Great For You™ will earn you 5% savings on your Vitality HealthyFood Shopping Card!
- Savings will be applied to your Vitality HealthyFood Shopping Card within 5-7 business days to be used on future Walmart purchases
- **Increase your 5% savings to 10%** when you or any HumanaVitality family members, at least 18 years of age and at Bronze Status, complete a Vitality Check® this year



Additional Benefits – Vitality HealthyFood

Look for this logo





Additional Benefits – Vitality HealthyFood

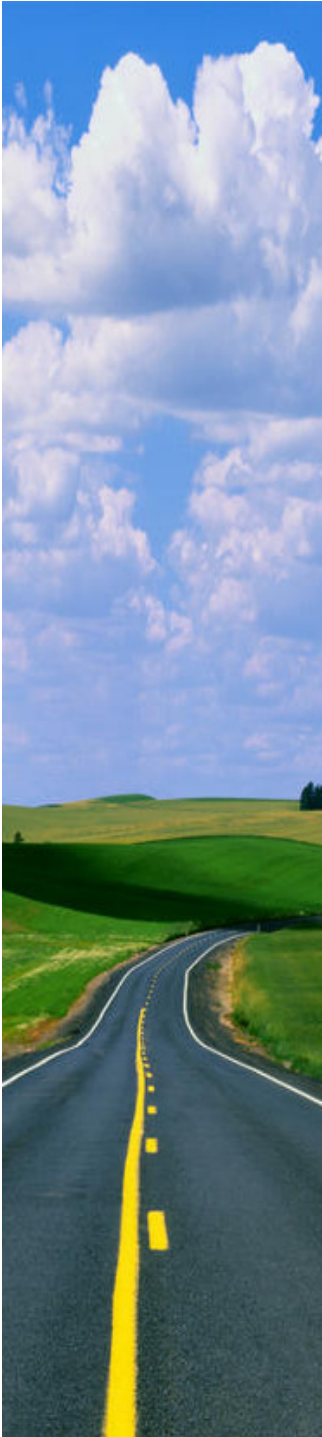
Activate your Shopping Card before December 31, and get \$5 pre-loaded!

- Sign in to HumanaVitality and complete your Health Assessment to get to the Bronze Vitality status
- Accept the “Vitality HealthyFood Terms and Conditions” to activate your Shopping Card
- You should receive your card in 7-10 business days
- If you activate your Shopping Card before Dec. 31, 2013, you will automatically receive an **extra \$5 credit** to use toward future purchases at Walmart; if your card is already activated you will also receive the extra \$5 credit

Great For You items:

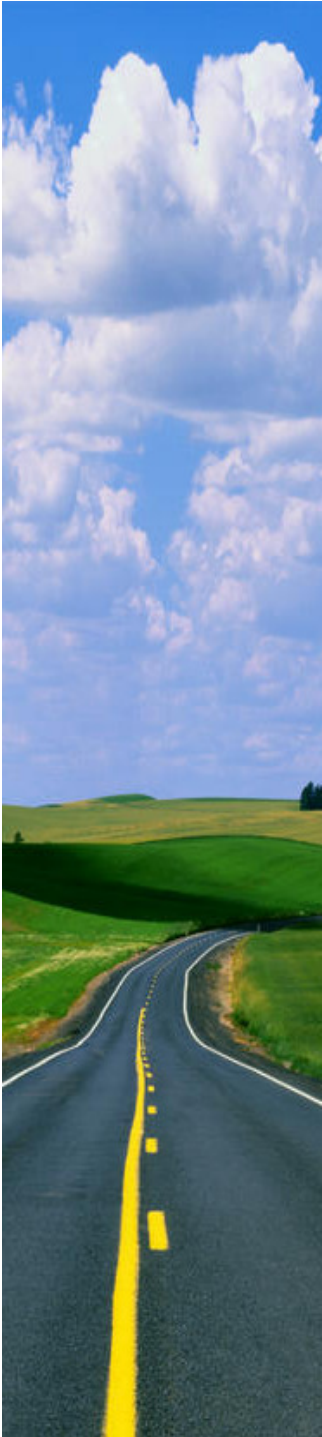
- For a listing of all qualifying Great For You items, visit LivingWell.ky.gov and select “On Healthy Foods” in the Get Discounts box or call the number on the back of your member ID card

NOTE: Sam’s Club stores and Walmart.com are excluded



Additional Benefits – Humana*Health*

- Humana*Health* Nurse Support Programs
 - A variety of FREE programs to assist members with their immediate and ongoing health concerns
- Services include calls from Humana's clinical staff to provide personal support
 - Helping members work more closely with their doctors to make choices that are right for the member
 - Clinicians work with respected health organizations to promote evidence-based care that has been proven through medical studies
 - Helps members get the most for their healthcare dollar

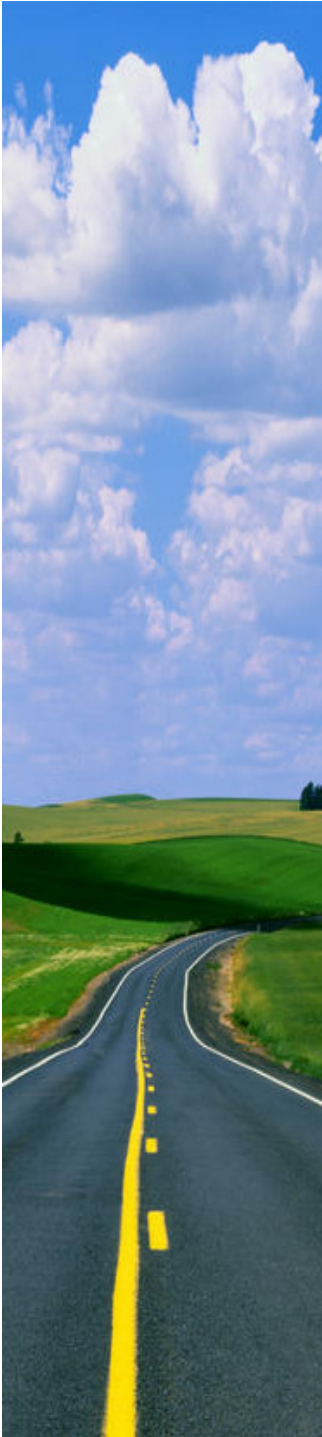


Additional Benefits – Humana*Health*

- **Humana First[®] Nurse Advice Line** – nurses are available around the clock for immediate medical concerns
- **Humana Achieve** – dedicated, personalized support program to help members reach their weight loss and other healthy living goals

Success Story:

Nurse worked with member ashamed about weight and unwilling to discuss with family. Nurse located diabetes classes in the member's community and established a personal nurse for the member. Member completed the 6-week diabetes course, changed eating habits and lost 50 pounds.



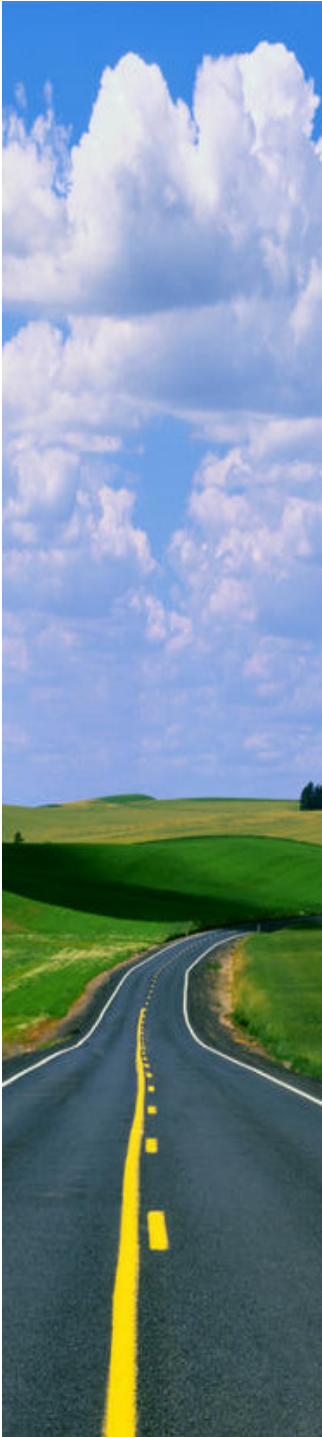
Additional Benefits – Humana*Health*

- **Humana*Beginnings***[®] - offers planning, pregnancy, and parenting resources and an experienced maternity nurse

Success Stories:

Member began working with a nurse early in pregnancy – she was anxious due to a previous miscarriage and a family history of hypertension. Nurse discussed resources available through Humana and shared online resources. Member scheduled calls with nurse between the doctor appointments and has consistently expressed how helpful the nurse is and how thankful she is to have these resources.

Member called nurse with several concerns and just wanted a second opinion. Member had a doctor's appointment and was going to wait to see the doctor. Nurse encouraged member to call the doctor with her concerns. Member took the nurse's advice, called the office and ended up delivery the next day.



Additional Benefits – Humana*Health*

- **Case Management and Disease Management** – support for complex medical conditions such as diabetes, cancer, COPD, and other areas

Success Story:

Member diagnosed with ovarian cancer 3 years after breast cancer remission; was on long-term hormone therapy to prevent recurrence. Nurse supported through chemo treatments and followed up after member started a new hormone therapy. The member suffered from anxiety, depression, extreme fatigue, and hot flashes. The nurse shared her personal story and experience with similar side effects, and encouraged the member to discuss changing medications with provider. At the scheduled follow-up, the member sounded like a completely different person; new medication had worked – she was cheerful and planning more family activities.



Additional Benefits – Humana*Health*

Contact Humana*Health* at 1-800-622-9529 and
select “Nurse Advice” and
then “Health Planning and Support”



Additional Benefits

- Free flu shots
 - Now through Nov. 30, 2013
 - Available at all benefit fair locations and participating provider locations including some doctors' offices, health clinics, retail pharmacies, and local health departments
 - Earn 200 Vitality Points for every KEHP member, age 18 years of age and older, who gets a flu shot; members 0-17 years old who receive a flu shot will earn 100 Vitality Points



Additional Benefits

- Humana Savings Center
 - Vision Discount Program – not insurance, but discounts on routine exams, frames, lenses, contacts, and laser correction
 - Go to LivingWell.ky.gov or MyHumana.com for more information



What We Covered

- Compass ChoiceRewards – earn cash rewards and help lower healthcare costs
- HumanaVitality Healthy Food – save 10% on your healthy food purchases at Walmart
- HumanaHealth – a variety of services available to help you with your health and wellness including nurse support, weight management, behavioral health, tobacco cessation, and much more
- Free flu shots – through Nov. 30, 2013



Reminders: Open Enrollment 2014

- Enroll or waive between Oct. 1 and Oct. 31
- Designated enrollment dates for KHRIS ESS
- Complete paper application if you cross-reference
- Review your Open Enrollment packet or go to KEHP.ky.gov for:
 - Plan information
 - Customer service hours
 - Contact information
 - FAQs and other resources